

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TENNESSEE AT KNOXVILLE**

IN RE:)	
Justin and Brittni Teaford,)	Case No. 3:22-BK-30920-SHB
Debtor(s).)	Chapter 7

NOTICE OF AMENDMENT TO SCHEDULES AB & C

Comes now the debtor(s), through counsel and notices interested parties that the debtor(s) have amended schedules AB & C to disclose an asset, specifically the 2021 anticipated tax refund and to exempt that asset to the extent possible.

Dated: s/ Cynthia T. Lawson
Attorney for the Debtor(s)
Cindy Lawson & Associates, P.C.
6704 Watermour Way
Knoxville, TN 37912
(865) 938-0733

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the NOTICE OF AMENDMENT OF SCHEDULES has been furnished, by Electronic Filing (ECF) or by mailing through U.S. Mail, first class, postage pre-paid (USM) to the following:

John P. Newton, Jr. (ECF)
Chapter 7 Trustee

Tiffany A. DiIorio, Esq. (ECF)
U.S. Trustee's Office

All creditors of record (USM)
See mailing matrix

Dated: s/ Cynthia T. Lawson
Attorney for the Debtor(s)

Fill in this information to identify your case and this filing:

Debtor 1 **Justin David Teaford**
First Name Middle Name Last Name

Debtor 2 **Brittini Nichole Teaford**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF TENNESSEE

Case number 3:22-bk-30920-SHB

☒ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make: **Dodge**
Model: **Ram**
Year: **2017**
Approximate mileage: **54,000**
Other information:
1C6RR7LG9HS813827

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$28,000.00	\$28,000.00

3.2 Make: **Jeep**
Model: **Grand Cherokee**
Year: **2021**
Approximate mileage: **7,500**
Other information:
1C4RJKAG5M8149331

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$46,000.00	\$46,000.00

Debtor 1 **Justin David Teaford**
 Debtor 2 **Brittini Nichole Teaford**

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4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No

☒ Yes

4.1 Make: **Pro Craft**

Model: **Bass boat**

Year: **2000**

Other information:

Who has an interest in the property? Check one

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this is community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$5,000.00

Current value of the portion you own?

\$5,000.00

4.2 Make: _____

Model: _____

Year: _____

Other information:

Golf Cart

Who has an interest in the property? Check one

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this is community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$6,000.00

Current value of the portion you own?

\$6,000.00

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$85,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

All furniture, appliances, dishes, linens, tools & other household items

\$1,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

All electronics (TV's, Cell phones, etc)

\$400.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

Debtor 1 **Justin David Teaford**
Debtor 2 **Brittini Nichole Teaford**

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10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.....

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.....

Clothing

\$300.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe.....

Watch, Necklaces, Rings, Costume Jewelry

\$0.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No
☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$2,200.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No
☐ Yes.....

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes..... Institution name:

17.1. **Checking and Savings**

TN State Bank

\$900.00

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
☐ Yes..... Institution or issuer name:

Debtor 1 **Justin David Teaford**
Debtor 2 **Brittini Nichole Teaford**

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19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Anticipated 2021 tax refund

Federal Income Tax

\$16,046.00

Debtor 1 **Justin David Teaford**
Debtor 2 **Brittni Nichole Teaford**

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29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No
☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

UNUM

Spouse

\$195.54

UNUM

Spouse

\$121.99

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$17,263.53

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Debtor 1 **Justin David Teaford**
Debtor 2 **Brittini Nichole Teaford**

Case number (if known) **3:22-bk-30920-SHB**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ No

☒ Yes. Give specific information.....

The values listed with regard to all items in Schedule B represent the debtor's best estimate as to the amount the items could be sold for, used and "as is", to a willing buyer. None of the values are intended to represent the replacement value, actual cash value or any other value of the listed items as defined by the debtor's homeowner's insurance policy or any other insurance policy.

\$0.00

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$0.00
56. Part 2: Total vehicles, line 5	\$85,000.00	
57. Part 3: Total personal and household items, line 15	\$2,200.00	
58. Part 4: Total financial assets, line 36	\$17,263.53	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$104,463.53	Copy personal property total \$104,463.53
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$104,463.53

Fill in this information to identify your case:

Debtor 1 **Justin David Teaford**
 First Name Middle Name Last Name

Debtor 2 **Brittini Nichole Teaford**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF TENNESSEE

Case number **3:22-bk-30920-SHB**
 (if known)

☒ Check if this is an
amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
2017 Dodge Ram 54,000 miles 1C6RR7LG9HS813827 Line from <i>Schedule A/B</i> : 3.1	\$28,000.00	<input checked="" type="checkbox"/> \$1,179.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tenn. Code Ann. § 26-2-103
Golf Cart Line from <i>Schedule A/B</i> : 4.2	\$6,000.00	<input checked="" type="checkbox"/> \$6,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tenn. Code Ann. § 26-2-103
All furniture, appliances, dishes, linens, tools & other household items Line from <i>Schedule A/B</i> : 6.1	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tenn. Code Ann. § 26-2-103
All electronics (TV's, Cell phones, etc) Line from <i>Schedule A/B</i> : 7.1	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tenn. Code Ann. § 26-2-103
Clothing Line from <i>Schedule A/B</i> : 11.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tenn. Code Ann. § 26-2-104

Debtor 1 **Justin David Teaford**
 Debtor 2 **Brittini Nichole Teaford**

Case number (if known) **3:22-bk-30920-SHB**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Checking and Savings: TN State Bank Line from Schedule A/B: 17.1	\$900.00	<input checked="" type="checkbox"/> \$900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tenn. Code Ann. § 26-2-103
Federal Income Tax: Anticipated 2021 tax refund Line from Schedule A/B: 28.1	\$16,046.00	<input checked="" type="checkbox"/> \$10,021.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tenn. Code Ann. § 26-2-103
UNUM Beneficiary: Spouse Line from Schedule A/B: 31.1	\$195.54	<input checked="" type="checkbox"/> \$195.54 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tenn. Code Ann. § 56-7-203
UNUM Beneficiary: Spouse Line from Schedule A/B: 31.2	\$121.99	<input checked="" type="checkbox"/> \$121.99 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tenn. Code Ann. § 56-7-203

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

IN RE: Justin and Brittni Teafor

Chapter 7 No. 3:22-BK-30920-SHB

DECLARATION CONCERNING DEBTOR'S
AMENDED SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Under penalty of perjury, I declare that I have read the foregoing AMENDMENTS filed with this declaration and that they are true and correct.

Date: 8/2/22


Justin Teafor

Date: 8/2/22


Brittni Teafor

Penalty for making a false statement or concealing property. Fine of up to \$250,000 or imprisonment for up to 20 years or both. 18 U.S.C. Secs. 152, 1341, 1519 and 3571.

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing AMENDMENTS have been furnished to the following via electronic case filing email:

John P. Newton, Jr. (ECF)
Chapter 7 Trustee

Tiffany A. Dilorio, Esq. (ECF)
U.S. Trustee's Office

All creditors of record (USM)
See mailing matrix

Lynn Tarpy, Esq. (ECF)
Attorney for R Mountain Life, LLC
Jason Rogers, Esq. (ECF)
Attorney for ORNL
s/Cynthia T. Lawson
Cynthia T. Lawson

Dated: 8/6/22

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Jersey City, NJ 07302

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Po Box 31293
Salt Lake City, UT 84131

CBC
Agent For:
PO Box 5067
Kingsport, TN 37663

Chase Card Services
Attn: Bankruptcy
P.O. 15298
Wilmington, DE 19850

Citibank North America
Citibank SD MC 425
5800 South Corp Place
Sioux Falls, SD 57108

Citizens Bank, NA
One Citizens Plaza
JCC110
Providence, RI 02915

Citizens National Bank
PO Box 4610
Sevierville, TN 37864

ClearBalance
P.O. Box 927830
San Diego, CA 92192

Comenity Bank/Children's Place
Bankruptcy Dept.
PO Box 182125
Columbus, OH 43218

Credit Key
145 S Fairfax Ave Suite 200
Los Angeles, CA 90036

Discover Financial
Attn: Bankruptcy
Po Box 3025
New Albany, OH 43054

Donna Patrick
c/o Scott D. Hall
374 Forks of the River Parkway
Sevierville, TN 37862

East Tennessee Children's Hospital
PO Box 15010
Knoxville, TN 37901

Eastman Credit Union
Attn: Bankruptcy
Po Box 1989
Kingsport, TN 37662

Enhanced Recovery Company
Attn: Bankruptcy
8014 Bayberry Road
Jacksonville, FL 32256

Everest Business Funding
8200 NW 52nd Terrace 2nd floor
Miami, FL 33166

Flexibility Capital
1501 Broadway Suite 1511
New York, NY 10036

Fox Funding
1500 East Tropicana Avenue
Las Vegas, NV 89119

Fundbox
6900 Dallas Parkway
Suite 700
Plano, TX 75024

Key 2 Recovery
Attn: Bankruptcy
201 N Brookwood Ave
Hamilton, OH 45013

Kohls/Capital One
Attn: Credit Administrator
Po Box 3043
Milwaukee, WI 53201

Lending Funding
800 Brickell Ave Suite 902
Miami, FL 33131

Mountain Brook Apartments
234 Circle Drive
Gatlinburg, TN 37738

Navient Solutions Inc
Attn: Bankruptcy
P.O. Box 9500
Wilkes-Barre, PA 18773

Nelnet
Attn: Bankruptcy Claims
Po Box 82505
Lincoln, NE 68501

Pacific Western
2400 E. Katella Avenue, Suite 125
Anaheim, CA 92806

Park National Bank
Attn: Bankruptcy
50 N Third St
Newark, OH 43055

Quickbooks Capital
2632 Marine Way
Mountain View, CA 94043

Rhinehart
4721 Singleton Station Rd
Louisville, TN 37777

River Valley Credit Union
Attn: Bankruptcy
505 Earl Blvd
Miamisburg, OH 45342

Select Funding
26775 Malibu Hills Road
2nd Floor
Agoura Hills, CA 91301

Sevier County Utility District
PO Box 4398
Sevierville, TN 37864

Seymour Pediatrics
11616 Chapman Hwy
Seymour, TN 37865

State of TN Sales Tax Division
c/o TN Attorney General's Office
Bankruptcy Division
PO Box 20207
Nashville, TN 37202-0207

Synchrony Bank/Amazon
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Sysco Foods
900 Tennessee Ave
Knoxville, TN 37921

Target Nb
C/O Financial & Retail Services
Mailstop BT PO Box 9475
Minneapolis, MN 55440

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Office of General Counsel
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Menlo Park, CA 94025

USDOE/GLELSI
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Madison, WI 53707

Wright Patt Credit Union
Attn: Bankruptcy
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Beavercreek, OH 45431

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100 Global View Drive
Warrendale, PA 15086